

**UNITED STATES BANKRUPTCY COURT**  
District of South Dakota

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/1/09 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Debtor(s):**

Torry Jo Ringheimer  
1519 South Sherman Avenue  
Sioux Falls, SD 57105

Alison Dawn Ringheimer  
fka Alison Dawn Rogers  
1519 South Sherman Avenue  
Sioux Falls, SD 57105

**Case Number:**  
09-40506

**Social Security/Taxpayer ID Numbers:**  
xxx-xx-6275  
xxx-xx-3710

**Attorney for Debtor(s):**

Randall B. Blake  
505 W. 9th St.  
Sioux Falls, SD 57104  
Telephone number: 605-336-8980

**Bankruptcy Trustee:**  
Lee Ann Pierce  
Trustee  
PO Box 524  
Brookings, SD 57006  
Telephone number: 605-692-9415

**Meeting of Creditors:**

Date: August 5, 2009

Time: 11:00 AM

Location: Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:  
10/5/09**

**To Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
400 S. Phillips Ave., Room 104  
Sioux Falls, SD 57104-6851  
Telephone number: 605-357-2400  
[www.sdb.uscourts.gov](http://www.sdb.uscourts.gov)

**For the Court:**  
Frederick M. Entwistle  
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 7/1/09

**SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.**

## EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor(s)' property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	<b>Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.</b>

-- Refer to Other Side for Important Deadlines and Notices --

# CERTIFICATE OF NOTICE

District/off: 0869-4  
Case: 09-40506

User: ckram  
Form ID: b9a

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Jul 01, 2009

The following entities were noticed by first class mail on Jul 03, 2009.

db/db	+Torry Jo Ringheimer, Alison Dawn Ringheimer, 1519 South Sherman Avenue, Sioux Falls, SD 57105-2222
aty	+Randall B. Blake, 505 W. 9th St., Sioux Falls, SD 57104-3668
tr	+Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524
ust	Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
941130	+ACS Education Services, Attn: Transaction Processing, P.O. Box 7051, Utica, NY 13504-7051
941131	+Dakotaland Federal Credit Union, 1371 Dakota Ave. S, Huron, SD 57350-3546
941132	+Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
941133	+Experian/Information Solutions, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
941135	GMAC Auto Finance, P.O. Box 380902, Bloomington, MN 55438-0902
941136	+Huron Regional Medical Center, 172 Fourth St. SE, Huron, SD 57350-2590
941139	Sanford Health, P.O. Box 5074, Sioux Falls, SD 57117-5074
941140	+Shari Burleson, 711 S. Main Ave., Lead, SD 57754-3900
941141	+Trans Union Corp., Attn: Dispute Department, P.O. Box 1000, Chester, PA 19022-2001
941142	Wells Fargo Bank, P.O. Box 4233, Portland, OR 97208-4233
941143	+Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347
941144	+Wells Fargo Education Financial Services, P.O. Box 5185, Sioux Falls, SD 57117-5185
941145	+Wells Fargo Financial, P.O. Box 5943, Sioux Falls, SD 57117-5943
941146	+Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335
941147	+Wells Fargo NVNA, P.O. Box 94435, Albuquerque, NM 87199-4435

The following entities were noticed by electronic transmission on Jul 01, 2009.

941134	+EDI: RMSC.COM Jul 01 2009 18:03:00	GE Money Bank, P.O. Box 981127, El Paso, TX 79998-1127
941135	EDI: GMACFS.COM Jul 01 2009 18:03:00	GMAC Auto Finance, P.O. Box 380902, Bloomington, MN 55438-0902
941137	+EDI: HFC.COM Jul 01 2009 18:03:00	Menards Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521
941138	+EDI: HFC.COM Jul 01 2009 18:03:00	Retail Services (Best Buy), P.O. Box 15521, Wilmington, DE 19850-5521
941142	EDI: WFFC.COM Jul 01 2009 18:04:00	Wells Fargo Bank, P.O. Box 4233,
941143	+EDI: WFFC.COM Jul 01 2009 18:04:00	Portland, OR 97208-4233
941144	+EDI: WFFC.COM Jul 01 2009 18:04:00	Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347
941145	+EDI: WFFC.COM Jul 01 2009 18:04:00	Wells Fargo Education Financial Services, P.O. Box 5185, Sioux Falls, SD 57117-5185
941146	+EDI: WFFC.COM Jul 01 2009 18:04:00	Wells Fargo Financial, P.O. Box 5943, Sioux Falls, SD 57117-5943
	+EDI: WFFC.COM Jul 01 2009 18:04:00	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2009

Signature:

